

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re: ALONZO LEE ANDERSON)	
and)	Case No. 11-30588-DOT
MARGARET LEE ANDERSON,)	Chapter 13
Debtors.)	

NOTICE OF OBJECTION TO CLAIM

Alonzo Anderson and Margaret Anderson, Debtors in Bankruptcy, have filed an objection to your claim in this Bankruptcy case.

Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney if you have one.

If you do not want the court to eliminate or change your claim, then on or before **September 06, 2011** you or your attorney must:

File with the court, at the address below, a written response to the objection and a request for a hearing. Unless a written response is filed and served by the date specified, the court may decide that you do not oppose the objection to your claim. If you mail your response to the court for filing, you must mail it early enough so that the court will receive it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
701 East Broad Street, Room 4000
Richmond, VA 23219

You must also mail a copy to:
Jason M. Krumbein, Esq.
Krumbein Consumer Legal Services, Inc.
5310 Markel Road, Suite 102
Richmond, VA 23230

Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

If you or your attorney does not take these steps, the Court may decide that you do not oppose the objection to your claim.

Date: August 15, 2011

/s/Jason M. Krumbein, Esq.
Jason M. Krumbein, Esq. VSB#43538
Counsel for Debtors in Bankruptcy
Krumbein Consumer Legal Services, Inc.
5310 Markel Road, Suite 102
Richmond, VA 23230
Telephone: 804-303-0204 Fax: 804-303-0209

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

In re: ALONZO LEE ANDERSON)	
and)	Case No. 11-30588-DOT
MARGARET LEE ANDERSON,)	Chapter 13
Debtors.)	

OBJECTION TO CLAIM

Alonzo Lee Anderson and Margaret Lee Anderson, Debtors in Bankruptcy, by counsel, objects to **Proof of Claim 5** filed by **Jefferson Capital Systems, LLC** in the amount of **\$535.54**, and assigns the following reasons for the same:

1. Proof of Claim 5 was filed by Jefferson Capital Systems, LLC ("JCS").
2. JCS's claim is for an alleged unsecured credit card debt originally owed to Aspire Visa.
3. As described in the supporting document to Claim 5, the alleged last payment was no later than December 16, 2004.
4. The debt to Aspire was included in Alonzo and Margaret Anderson's prior bankruptcy, case number 05-32162-DOT, filed on March 10, 2005 and discharged on May 20, 2010.
5. Pursuant to 11 U.S.C. § 502(b)(1), the claim should be disallowed because the original claim was discharged in bankruptcy and is therefore uncollectable.
6. Therefore, the claim filed by JCS should be disallowed.

WHEREFORE, debtor(s) respectfully requests that this Honorable Court disallow Claim 5 filed by Jefferson Capital Systems, LLC in the amount of \$535.54, and order such relief as is just and proper.

ALONZO LEE ANDERSON and MARGARET LEE ANDERSON

/s/ Jason M. Krumbein, Esq.
by: Jason M. Krumbein, Esq. VSBN 43538
jkrumbein@krumbeinlaw.com

Krumbein Consumer Legal Services, Inc.
Counsel for Debtors in Bankruptcy
5310 Markel Road, Suite 102
Richmond, VA 23230
Telephone: 804-303-0204
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Proof of Service

The undersigned hereby certifies that on August 15, 2011 the foregoing Notice and Objection to Proof of Claim was submitted for electronic transmittal to: the U. S. Trustee; Chapter 13 Trustee, and was mailed, first-class, postage pre-paid to: **Jefferson Capital Systems, LLC** and Alonzo Lee Anderson and Margaret Lee Anderson.

Jefferson Capital Systems, LLC
PO Box 7999
Saint Cloud, MN 56302-9617

Alonzo Anderson & Margaret Anderson
1419 N. 29th Street
Richmond, VA 23223

/s/Jason M. Krumbein, Esq.
Jason M. Krumbein, Esq. VSB#:43538